

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-25519-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nana Opoku-Ware  
fka John Owusu, fka John Owusu-Ware  
123-125 Division Street  
Elizabeth, NJ 07201

Social Security No.:  
xxx-xx-7805

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable John K. Sherwood on:

Date: 3/13/25  
Time: 10:00 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Herbert B. Raymond, Debtor's Attorney,

COMMISSION OR FEES  
\$4,910.00

EXPENSES  
\$140.00

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If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
- will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: February 13, 2025

JAN:

Jeanne Naughton  
Clerk

In re:  
Nana Opoku-Ware  
Debtor

Case No. 19-25519-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Feb 13, 2025

User: admin  
Form ID: 137

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Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2025:**

Recip ID	Recipient Name and Address
db	+ Nana Opoku-Ware, 123-125 Division Street, Elizabeth, NJ 07201-2844
aty	+ Francis J. Leddy, Jr., Verp and Leddy, LLC, 155 Willowbrook Blvd., Wayne, NJ 07470-7032
r	+ Youssef Genif, Realty One Group Legend, 600 Getty Avenue, Ste. 302, Clifton, NJ 07011-2161
518401725	+ American Anesthesiology of New Jersey, P, 22 Old Short Hills Rd., Ste. 112, Livingston, NJ 07039-5607
518401736	+ CVI Loan GT Trust I, Attn: Faloni & Associates, LLC, 165 Passaic Avenue, Ste. 301B, Fairfield, NJ 07004-3592
518401751	McCalla, Raymer, Leibert, Pierce, LLC, 485 Route 1 South, Bldg F, Suite 300, Iselin, NJ 08830
518401755	+ River Drive Surgery, 619 River Dr, First Floor, Elmwood Park, NJ 07407-1317
518429899	+ Summit Medical Group, Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026
518401777	Summit Medical Group, Attn: Business Office Admin, 150 Floral Avenue, New Providence, NJ 07974-1557
518401778	T- Mobile, PO Box 370792, Birmingham, AL 35237
518487533	Wilmington Savings Fund Society, FSB, et. al., P.O. Box 814609, Dallas, TX 75381-4609

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 13 2025 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 13 2025 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Feb 13 2025 20:54:00	MTGLQ Investors, LP, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 13 2025 21:04:35	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: nsm_bk_notices@mrc cooper.com	Feb 13 2025 20:54:00	U.S. Bank, National Association As Legal Title Tru, P.O. Box 55004, Irvine, CA 92619-5004
cr	+ Email/Text: RASEBN@raslg.com	Feb 13 2025 20:54:00	Wilmington Savings Fund Society, FSB, Robertson, Anschutz, Schneid, Crane & Pa, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
518476323	Email/PDF: bncnotices@becket-lee.com	Feb 13 2025 21:15:34	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518401726	+ Email/PDF: bncnotices@becket-lee.com	Feb 13 2025 21:04:55	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
518401728	+ Email/PDF: bncnotices@becket-lee.com	Feb 13 2025 21:04:24	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518401732	+ Email/Text: convergent@ebn.phinsolutions.com	Feb 13 2025 20:56:21	Convergent Outsourcing, Inc., Attn: Bankruptcy, PO Box 9004, Renton, WA 98057-9004

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518401733	+ Email/Text: convergent@ebn.phinsolutions.com	Feb 13 2025 20:56:21	Convergent Outsourcing, Inc., 800 Sw 39th Street, Renton, WA 98057-4927
518401734	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 13 2025 21:03:53	Costco Anywhere Visa Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
518401735	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 13 2025 21:04:31	Costco Anywhere Visa Card, PO Box 6190, Sioux Falls, SD 57117-6190
518401739	Email/Text: mrdiscen@discover.com	Feb 13 2025 20:53:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
518401740	Email/Text: mrdiscen@discover.com	Feb 13 2025 20:53:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518401737	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 13 2025 21:03:40	Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518401738	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 13 2025 21:03:46	Deptartment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518517658	Email/Text: bnc-quantum@quantum3group.com	Feb 13 2025 20:55:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518665865	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 13 2025 20:55:00	Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518411968	Email/Text: mrdiscen@discover.com	Feb 13 2025 20:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518496289	Email/Text: BNCnotices@dcmservices.com	Feb 13 2025 20:55:00	Emergency Physician Associate North Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
518401742	Email/Text: ECF@fayservicing.com	Feb 13 2025 20:54:00	Fay Servicing, LLC, 1601 LBJ Freeway, Dallas, TX 75234
518401741	Email/Text: ECF@fayservicing.com	Feb 13 2025 20:54:00	Fay Servicing, LLC, Attn: Bankruptcy Dept., PO Box 809441, Chicago, IL 60680
518401743	+ Email/Text: bankruptcies@foxcollection.com	Feb 13 2025 20:55:00	Fox Collection Center, Attn: Bankruptcy, PO Box 528, Goodlettsville, TN 37070-0528
518401744	+ Email/Text: bankruptcies@foxcollection.com	Feb 13 2025 20:55:00	Fox Collection Center, PO Box 528, Goodlettsville, TN 37070-0528
518401746	+ Email/Text: Bankruptcy@ICSystem.com	Feb 13 2025 20:55:00	I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
518401745	+ Email/Text: Bankruptcy@ICSystem.com	Feb 13 2025 20:55:00	I C System Inc, Attn: Bankruptcy, PO Box 64378, St Paul, MN 55164-0378
518401747	+ Email/Text: Bankruptcy@ICSystem.com	Feb 13 2025 20:55:00	I.C. System, Inc., 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378
518401731	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 13 2025 21:04:57	Chase Mortgage, 700 Kansas Lane, Monroe, LA 71203
518401730	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 13 2025 20:52:05	Chase Mortgage, Attn: Bankruptcy Dept, PO Box 24696, Columbus, OH 43224
518504372	Email/PDF: resurgentbknotifications@resurgent.com	Feb 13 2025 20:52:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518815397	+ Email/Text: nsm_bk_notices@mcooper.com	Feb 13 2025 20:54:00	MTGLQ INVESTORS, LP, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
518401752	Email/Text: Bankruptcy.Notices@pnc.com	Feb 13 2025 20:54:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
518519868	Email/Text: Bankruptcy.Notices@pnc.com	Feb 13 2025 20:54:00	PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH

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518401753	Email/Text: Bankruptcy.Notices@pnc.com	Feb 13 2025 20:54:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518401754	Email/Text: Bankruptcy.Notices@pnc.com	Feb 13 2025 20:54:00	Pnc Mortgage, PO Box 8703, Dayton, OH 45401
518401756	+ Email/Text: nsm_bk_notices@mrcorper.com	Feb 13 2025 20:54:00	Rushmore Loan Management Services, 15480 Laguna Canyon Road, Ste. 100, Irvine, CA 92618-2132
518401757	+ Email/Text: bankruptcy@savit.com	Feb 13 2025 20:56:00	SaVit Collection Agency, Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
518401758	+ Email/Text: bankruptcy@savit.com	Feb 13 2025 20:56:00	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
520226672	+ Email/Text: bkteam@selenefinance.com	Feb 13 2025 20:55:00	Selene Finance LP, Attn : BK Dept, 3501 Olympus Boulevard 5th Floor,, Suite 500, Dallas, Texas 75019, Selene Finance LP 75019-6156
520226671	+ Email/Text: bkteam@selenefinance.com	Feb 13 2025 20:55:00	Selene Finance LP, Attn : BK Dept, 3501 Olympus Boulevard 5th Floor,, Suite 500, Dallas, Texas 75019-6156
518401759	+ Email/Text: clientservices@simonsagency.com	Feb 13 2025 20:56:00	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401760	+ Email/Text: clientservices@simonsagency.com	Feb 13 2025 20:56:00	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401776	Email/PDF: ais.tmobile.ebn@aisinfo.com	Feb 13 2025 20:52:36	Sprint, PO Box 152046, Irving, TX 75015-2046
518403226	^ MEBN	Feb 13 2025 20:48:05	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
520208248	+ Email/Text: RASEBN@raslg.com	Feb 13 2025 20:54:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
520081581	+ Email/Text: nsm_bk_notices@mrcorper.com	Feb 13 2025 20:54:00	U.S. Bank, National Association, c/o Rushmore Servicing, P.O. Box 619094, Dallas, TX 75261-9094
520081582	+ Email/Text: nsm_bk_notices@mrcorper.com	Feb 13 2025 20:54:00	U.S. Bank, National Association, c/o Rushmore Servicing, P.O. Box 619094, Dallas, TX 75261-9741, U.S. Bank, National Association, c/o Rushmore Servicing 75261-9094
518522305	+ Email/Text: nsm_bk_notices@mrcorper.com	Feb 13 2025 20:54:00	US Bank, NA as Legal Title Trustee, for Truman 2016 SC6 Title Trust, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
519309006	+ Email/Text: bkteam@selenefinance.com	Feb 13 2025 20:55:00	Wilmington Savings Fund Society, FSB, Selene Finance, LP, 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
518476324	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518401727	*+	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
518401729	*+	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518401749	*+	I.C. System, Inc., PO Box 64378, Saint Paul, MN 55164-0378
518401750	*+	I.C. System, Inc., Po Box 64378, Saint Paul, MN 55164-0378

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518401748	*+	I.C. System, Inc., 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378
518459192	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Insolvency Operations, PO Box 21125, Philadelphia, PA 19114
518459191	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081
518815398	*+	MTGLQ INVESTORS, LP, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
518401761	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401762	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401763	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401764	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401765	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401766	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401767	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401769	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401770	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401771	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401772	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401773	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401774	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401775	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401768	*+	Simon's Agency, Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176
519309007	*+	Wilmington Savings Fund Society, FSB, Selene Finance, LP, 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295

TOTAL: 0 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 15, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2025 at the address(es) listed below:

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Debtor Nana Opoku-Ware ben@stanzialelaw.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank NA as Legal Title Trustee for Truman 2016 SC Title Trust bk@rgalegal.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank National Association As Legal Title Trustee for Truman 2016 SC6 Title Trust c/o Rushmore Loan Management Services LLC bk@rgalegal.com
Herbert B. Raymond	on behalf of Debtor Nana Opoku-Ware herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank Trust National Association kimwilson@raslg.com
Kimberly A. Wilson	

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on behalf of Creditor Wilmington Savings Fund Society FSB kimwilson@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust as serviced by Fay Servicing mlicker@hinshawlaw.com

Phillip Andrew Raymond

on behalf of Creditor Fay Servicing LLC, as servicer for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust phillip.raymond@mccalla.com, mccallaececf@ecf.courtdrive.com

Shauna M Deluca

on behalf of Creditor MTGLQ Investors LP sdeluca@hasbanilight.com, hllawpc@gmail.com

Shauna M Deluca

on behalf of Creditor MTGLQ INVESTORS LP sdeluca@hasbanilight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB smncina@raslg.com

Sindi Mncina

on behalf of Creditor MTGLQ INVESTORS LP smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15